



# California Partnership for Long-Term Care

Sandra Pierce-Miller, Director

4th. Quarter 2000, Report No. 26

October – December 2000

## Participating Insurers

- ◆ Bankers Life and Casualty Company
- ◆ Continental Casualty Company
- ◆ GE Capital Assurance (formerly AMEX)
- ◆ New York Life Insurance Company
- ◆ Transamerica Occidental Life Insurance Company
- ◆ California Public Employees' Retirement System (PERS)

### Policies Approved:

Number of Policies Approved and In Force

This Quarter

Cumulative

1,801

21,345

### Applications Received:

Applications Received

This Quarter

Cumulative

2,528

31,034

## Table of Contents

I. Quarterly and Cumulative Summary Statistics	Page 1-2
II. Maximum Benefit Amounts Distribution	Page 2
III. Age of Policyholders	Page 3
IV. Trends	Page 4
V. Policyholders and Asset Protection Earned	Page 5
VI. Service Utilization	Page 5

### Applications Processed:

This Quarter

Cumulative

Totals:

2,528 (100%) 30,843 (100%)

Approved

2,087 (83%) 24,549 (80%)

Denied

441 (17%) 6,287 (20%)

Pending

0 ( 0%) 7 (<1%)

## I. Quarterly and Cumulative Summary Statistics

### Telephone Calls:

This Quarter

Cumulative

Number of Consumers  
Who Called Toll-Free

695

20,386  
(CARE445)

### Policies Dropped:

This Quarter

Cumulative

Totals:

286 (100%) 3,439 (100%)

Not Taken Up

63 (22%) 1,131 (33%)

Dropped (After Taken Up)

223 (78%) 2,308 (67%)

## I. Quarterly and Cumulative Summary Statistics

Age:	This Quarter	Cumulative
Median	62	66
Target Age	1,351 (75%)	15,923 (75%)
Other Ages	450 (25%)	5,422 (25%)

Gender:	This Quarter	Cumulative
Male	702 (39%)	8,626 (40%)
Female	1,099 (61%)	12,719 (60%)

Marital Status:	This Quarter	Cumulative
Married	1,171 (65%)	14,392 (67%)
Not Married	630 (35%)	6,938 (33%)
Unknown	0 ( 0%)	15 (<1%)

Policy Type:	This Quarter	Cumulative
--------------	--------------	------------

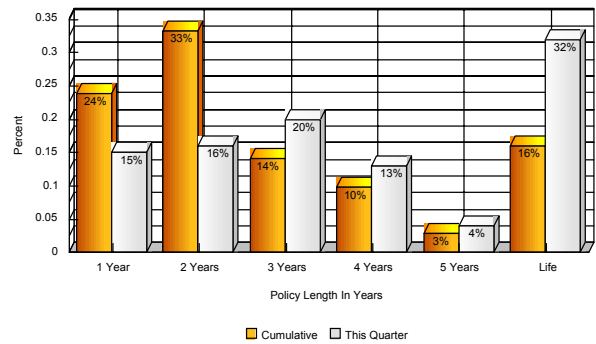
Purchase Type:	This Quarter	Cumulative
Comprehensive	1,639 (91%)	18,979 (89%)
Nursing Home	162 (9%)	2,366 (11%)

## II. Maximum Benefit Amounts Distribution

First Time Purchase	1,675 (93%)	19,717 (92%)
Upgrade	18 ( 1%)	422 ( 2%)
Replacement	108 ( 6%)	1,198 ( 6%)
Reinstatement	0 ( 0%)	8 (<1%)
Totals for each category above	1,801 (100%)	21,345 (100%)

## Maximum Benefit (In Years):

Maximum Benefit Distribution In Years



## Characteristics By Maximum Benefit In Years

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Cumulative # Policies	5,093	7,104	3,006	2,108	631	3,403	21,345
Cumulative %	24%	33%	14%	10%	3%	16%	100%
This Quarter # Policies	270	288	360	234	73	576	1,801
This Quarter %	15%	16%	20%	13%	4%	32%	100%

(this quarter)

## Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	53%	57%	65%	72%	72%	71%	65%
Female	61%	66%	58%	59%	60%	61%	61%
Target Ages	72%	79%	80%	86%	83%	67%	75%
New Purchase	94%	85%	93%	93%	97%	95%	93%
Comprehensive Policy	86%	89%	90%	92%	91%	96%	91%

### III. Age of policyholders

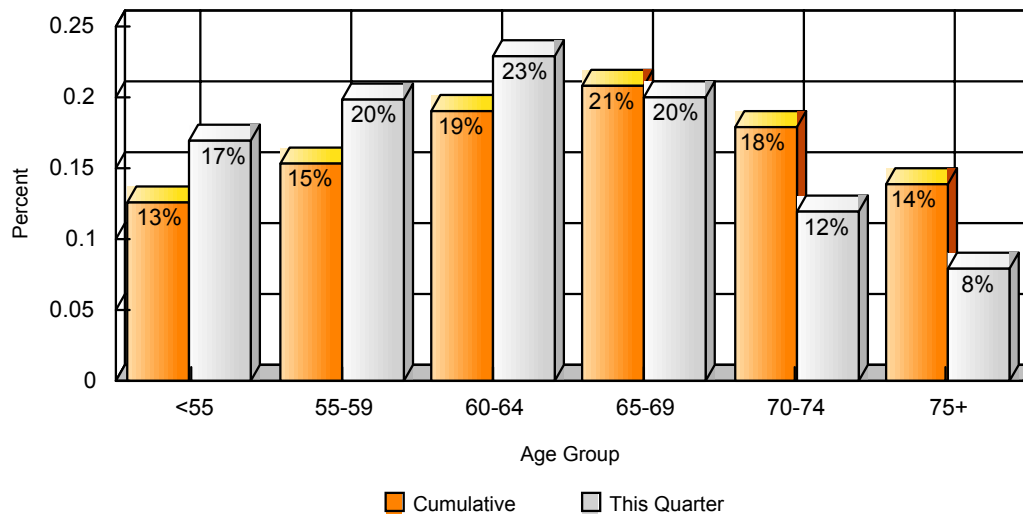
(at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
Cumulative # Policies	2,697	3,274	4,078	4,474	3,845	2,977	21,345
Cumulative %	13%	15%	19%	21%	18%	14%	100%
This Quarter # Policies	306	360	414	361	216	144	1,801
This Quarter %	17%	20%	23%	20%	12%	8%	100%

### Policyholders Age Distribution

By Age Group

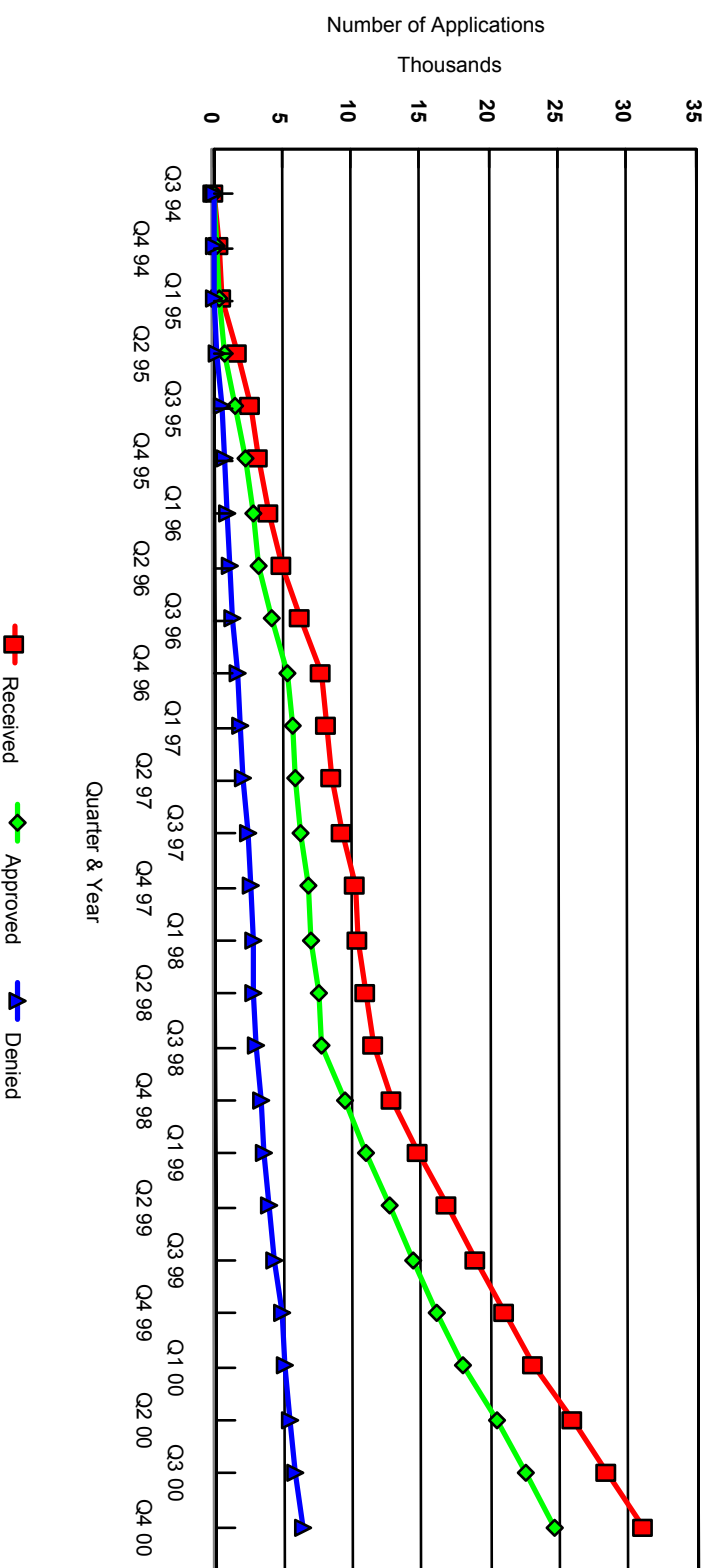


## Applications:

	1994				1995				1996				1997				1998				1999				2000			
Quarter	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
Received	122	402	756	1,763	2,776	3,381	4,099	5,077	6,442	7,979	8,144	8,504	9,212	10,161	10,360	10,960	11,437	12,877	14,656	16,763	18,836	20,987	23,192	26,033	28,506	31,034		
Approved	65	237	416	791	1,711	2,360	2,856	3,369	4,227	5,455	5,595	5,834	6,209	6,821	6,936	7,473	7,735	9,427	10,947	12,710	14,365	16,019	17,937	20,484	22,462	24,549		
Denied	4	60	129	294	582	773	954	1,179	1,449	1,812	1,837	1,958	2,284	2,621	2,705	2,768	2,983	3,252	3,511	3,855	4,273	4,770	5,057	5,351	5,846	6,287		

## IV. Trends

### Trend In Applications Received, Approved, Denied Cumulative By Quarter



## V. Policyholders and Asset Protection Earned

	This Quarter	Cumulative
Number of policyholders, to date, who have qualified to receive benefit payments	35	300
Total asset protection earned by all policyholders who have received benefits	\$584,812	\$3,815,666
Number of policyholders currently in benefit/payments made	122	N/A
Number of policyholders currently eligible for benefit but for whom no payments were made	105	N/A
Number of policyholders that have exhausted benefits	0	8
Total asset protection earned to date that has been accessed (policyholders that have exhausted benefits)	0	\$248,675
Number of policyholders that have died while in benefit	5	45
Total asset protection earned to date that will NOT be accessed due to death of policyholders that passed away while in benefit.	\$498,477	\$2,227,631
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2000.	0	2

## VI. Service Utilization

Type of Service (other than case management)	This Quarter, % of All Services Rendered To Policyholders In-Benefit (122) by Type of Service	Cumulative % of All Services Rendered To All Policyholders (300) by Type of Service
Skilled Nursing Facility	14%	12%
Skilled Nursing Services (home visit)	19%	23%
Home Health Aide	11%	20%
Assisted Living	22%	18%
Independent provider	34%	27%

---

# **The California Partnership for Long-Term Care 4th. Quarter of 2000 Quarterly Report**

---



California Partnership For Long-Term Care  
1801 7th. Street, Second Floor  
Sacramento, CA 95814

Visit the Partnership's WebSite at [www.dhs.ca.gov/cpltc](http://www.dhs.ca.gov/cpltc)

«First Name» «Last Name»  
«Company Name»  
«Address Line 1»  
«Address Line 2»  
«City», «State» «ZIP Code»